

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
JANUARY 31, 2006, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERSTATE BRANCH APPLICATION</u>		
1-11-06	First International Bank & Trust, Watford City, to establish an interstate branch at 1628 N Highley Rd, Gilbert, AZ	Comment period ends 1-26-06. To be acted on by Commissioner.
<u>FACILITY APPLICATION</u>		
12-12-05	The Citizens State Bank of Finley, Finley, to establish a facility at 220 Main Street South, Northwood	Approved by Commissioner 1-23-06
<u>CHANGE OF CONTROL APPLICATION</u>		
12-22-05	John Ottis, Julie Ottis, Linda Ottis, and Paul Ottis, to acquire 427.5 of the 1,000 outstanding shares of Kindred State Bank, Kindred	Approved by State Banking Board 1-12-06
1-17-06	Watford City Bancshares, Inc., Watford City, to acquire 100% of the voting shares of Elgin Bancshares, Inc., Elgin	Comment period ends 2-13-06. To be acted on by State Banking Board 3-2-06.
<u>MERGER APPLICATION</u>		
1-17-06	Farmers State Bank, Elgin, to merge into First International Bank & Trust, Watford City	Comment period ends 2-23-06. To be acted on by State Banking Board 3-2-06.
1-27-06	Centennial National Bank, Walker, MN, to merge into Security State Bank of North Dakota, Hannaford	Comment period ends 2-20-06. To be acted on by State Banking Board 3-2-06.
<u>APPLICATION TO ESTABLISH A BRANCH</u>		
12-16-05	Town and Country Credit Union, Minot, to establish a branch at 3630 South Broadway, Minot	Comment period ends 3-1-06. To be acted on by State Credit Union Board 3-3-06.
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
11-16-05	Dakota Plains Credit Union, Edgeley, to expand its field of membership to include a 75 mile radius of Edgeley	Comment period ends 2-10-06. To be acted on by State Credit Union Board 3-3-06.

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USURY

The usury rate for unregulated lenders the month of February 2006 is **9.506%**.

If you would prefer to receive this *Bulletin* by email instead of a copy in the mail, please provide the correct email address to Suzette Richardson at srichard@state.nd.us.